



Ohio Water Pollution Control Loan Fund

Providing financial and technical assistance to public and private entities for a wide variety of projects to protect or improve the quality of Ohio's rivers, streams, lakes and other water resources.

Eligible Activities

Ohio's Water Pollution Control Loan Fund (WPCLF) offers assistance opportunities (direct and indirect loans) for qualifying point source projects (including planning, design, and construction loans) that will be owned by public entities, including:

- wastewater treatment plant improvements/expansion;
- new/replacement sanitary sewers;
- excess sanitary sewer infiltration/inflow correction;
- facilities for unsewered areas;
- combined sewer overflow correction; and
- storm sewers (Phase 1 and Phase 2 storm water work).

WPCLF assistance is also available for activities that reduce or avoid nonpoint source water pollution such as:

- agriculture/silviculture improvements and best management practices;
- Home Sewage Treatment Systems (HSTS);
- wellhead protection;
- landfill closure;
- hazardous waste clean-up (brownfields); and
- surface water resource (streams, ponds, lakes and wetlands) habitat protection and restoration.

Financing

The WPCLF offers below-market interest rate loans. Direct loans are available to most public and large private borrowers, while smaller borrowers usually receive indirect loans through our linked deposit programs. Special discounted interest rates are available for qualifying projects. We also offer local governments WPCLF loans to start up their own local revolving loan funds or linked deposit programs.

The WPCLF can fund all eligible portions of proposed projects, or it can be combined with other funding sources, such as the Ohio Water Development Authority, the Ohio Public Works Commission, the Community Development Block Grant program and USDA's Rural Development programs.

Technical Assistance

In addition to offering low-interest WPCLF loans, the staff of Ohio EPA's Division of Environmental and Financial Assistance (DEFA) also has experience in planning, design review and project implementation.

During the planning phase, DEFA staff can provide technical assistance for such critical areas as flow evaluation, design standards and appropriate technology, as well as help identify and avoid potential adverse environmental impacts. As the project progresses, our staff can assist you with development of user charge systems, preparation of bid documents, record-keeping and completion of the loan application. Guidance during construction is also available.

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DEFA staff work with applicants from the beginning of the funding process through project completion. Initially, staff will meet with applicants to understand their needs, to explain how the WPCLF program can help, and to cover program requirements. For those that are interested in a WPCLF loan, the next step may be a preplanning meeting to help further evaluate existing needs and available solutions.

DEFA staff want to provide applicants with customized and high-quality assistance. Our assistance efforts take numerous forms and are designed to help you implement your water quality improvements as effectively as possible.

More Information

For more details about the WPCLF, current interest rates, loan terms and activities eligible for funding, contact the Division of Environmental and Financial Assistance at (614) 644-2798 or visit epa.ohio.gov/defa.